

THE Bank of Hawaii
LIMITED.
Incorporated under the Laws of the Territory of Hawaii.
Paid-Up Capital . . \$600,000
Reserve 50,000
Undivided Profits . . 163,000

OFFICERS AND DIRECTORS.
Charles M. Cooke President
F. C. Jones Vice President
C. H. Cooke Cashier
F. C. Atherton Assistant Cashier
H. Waterhouse, F. W. Macfarlane,
E. D. Tenney, J. A. McCandless and
C. H. Atherton.

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building - - - Fort Street

Hawaii Land Co.
LIMITED.

Capital Stock \$100,000
Capital, paid up \$58,080

OFFICERS:
W. C. Achi President and Manager
M. K. Nakuna Vice-President
J. Makalana Treasurer
Enoch Johnson Secretary
C. J. Holt Auditor

BOARD OF DIRECTORS:
Jonah Kumalae, S. M. Kanakanui,
J. M. Kea.

The above Company will buy, lease or sell lands in all parts of the Hawaiian Islands, and also has houses in the city of Honolulu for rent.

The Yokohama Specie Bank, Ltd.

Subscribed Capital, - - Yen 24,000,000
Paid Up Capital, - - - Yen 18,000,000
Reserve Fund, - - - Yen 8,500,000

HEAD OFFICE: YOKOHAMA.
Interest Allowed.

On fixed deposit for 12 months, 4 per cent per annum.
On fixed deposit for 6 months, 3 1/2 per cent per annum.
On fixed deposit for 3 months, 3 per cent per annum.
The bank buys and receives for collection Bills of Exchange, Issues Drafts and Letters of Credit, and transacts a general banking business.

Branch of Yokohama Specie Bank, New Republic building, Honolulu, H. T.

Claus Spreckels, Wm. G. Irwin.

Claus Spreckels & Co., Bankers.
HONOLULU, H. T.

SAN FRANCISCO AGENTS—THE NEVADA NATIONAL BANK OF SAN FRANCISCO.

DRAW EXCHANGE ON SAN FRANCISCO—The Nevada National Bank of San Francisco.

LONDON—The Union Bank of London, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Merchants' National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdener Bank.

HONGKONG AND YOKOHAMA—Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand.

VICTORIA AND SYDNEY—Bank of British North America.

Transact a General Banking & Exchange Business

Deposits Received, Loans made on Approved Security, Commercial and Travelers' credits issued, Bills of Exchange Bought and Sold.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

C. BREWER & CO., LIMITED.

Queen Street, Honolulu, H. I.

AGENTS FOR

Hawaiian Agricultural Company, Onomua Sugar Company, Honoumua Sugar Company, Waialeale Sugar Company, Makae Sugar Company, Okaia Sugar Plantation Company, Haleakala Ranch Company, Kapapala Ranch, Planters' Line and Shipping Company, San Francisco Packets, Chas. Brewer & Co's Line of Boston Packets.

Agents Boston Board of Underwriters, Agents for Philadelphia Board of Underwriters, Standard Oil Company.

LIST OF OFFICERS:
C. M. Cooke, President; George E. Robertson, Manager; E. F. Bishop, Treasurer and Secretary; Col. W. F. Allen, Auditor; P. C. Jones, H. Waterhouse, G. R. Carter, Directors.

JUHEI ISHIZUKA
AGENCY OF

KEI HIN BANK, LTD
VINEYARD ST.

Transact General Banking and Exchange business.

HEAD OFFICE, TOKYO, JAPAN
DRAW EXCHANGE ON FIRST NATIONAL BANK, YOKOHAMA.

BISHOP & CO., BANKERS
ESTABLISHED IN 1858.

Banking Department.

Transact business in all departments of banking.
Collections carefully attended to.
Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on the Bank of California and N. M. Rothschild & Sons, London.
Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong and Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz:
Seven days' notice, at 2 per cent.
Three months, at 3 per cent.
Six months, at 3 1/2 per cent.
Twelve months, at 4 per cent.

Trust Department

Act as trustees under mortgages. Manage estates, real and personal. Collect rents and dividends. Valuable papers, wills, bonds, etc., received for safe keeping.

Accountant Department.

Auditors for corporations and private firms.
Books examined and reported on.
Statements of affairs prepared.
Trustees on bankrupt or insolvent estates.
Office, 924 Bethel street.

Savings Department.

Deposits received and interest allowed at 4 1/2 per cent per annum, in accordance with rules and regulations, copies of which may be obtained on application.

Insurance Department.

Agents for FIRE, MARINE, LIFE, ACCIDENT and EMPLOYERS' LIABILITY INSURANCE COMPANIES.
Insurance office, 924 Bethel street.



Safety and Satisfaction

By placing your business in the hands of a trust company you obtain a greater degree of safety and satisfaction than would be possible in the hands of an individual.

Hawaiian Trust Co., Ltd.
923 Fort Street.

ALEXANDER & BALDWIN, LIMITED

OFFICERS.

H. P. Baldwin President
J. B. Castle First Vice-President
W. M. Alexander Second Vice-President
J. P. Cooke Treasurer
W. O. Smith Secretary
George R. Carter Auditor

Sugar Factors

Commission Merchants

AGENTS FOR

Hawaiian Commercial and Sugar Co., Haiku Sugar Company, Paia Plantation Company, Nalaku Sugar Company, Kihikihi Plantation Company, Hawaiian Sugar Company, Kahului Railroad Company, and A. and B. Line.

Edward May, Emily F. Whitney, W. B. Flint.

THE FIRST American Savings & Trust Co.

OF HAWAII, LTD.

Capital, \$250,000.00.

President Cecil Brown
Vice-President M. P. Robinson
Cashier W. G. Cooper
Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4 1/2 per cent per annum.

Rules and regulations furnished upon application.

Fresh California Fruit

PEACHES, APRICOTS, APPLES AND ORANGES.

OCCIDENTAL FRUIT STORE
Phone 148. Alakea and King Sts.

RESULTS OF GENERAL FARMING IN THE HAWAIIAN ISLANDS

Editor Advertiser:—The question is often asked, why the farmers do not supply the people of these islands with general farm products instead of having to import them from California?

The importance of the above question deserves serious consideration by all interested in the settlement and prosperity of the group. Facts, not theories, should alone have weight. Many attempts at general farming have been made, yet but few, if any, have been successful. A few farm products have been raised, but not in encouraging quantities. The reason why should be known as the soil is rich and the climate favorable. It is said "experience is the best teacher," and it is the voice of experience that here inspires my pen.

I was born and lived upon a New Jersey farm over 24 years, was on California farms 35 years, and on Hawaiian farms over 21 years. This should qualify me in having some valuable experience to relate. However, I will only state some of my experience relating to general farming on these islands. My first experience here was at Spreckelsville in the early '80's. I was preparing to cultivate cane, and observing that all here feed, hay and grain had to be imported, I anxiously inquired of an old settler: "Can't oats, barley and wheat be grown here?" His answer was: "Yes, years ago wheat was grown here, manufactured into flour, and sent to California." With this assurance, and having some suitable land near by, we cleared, plowed and sowed in wheat, barley and oats over 100 acres. It came up well and grew until it was some six to eight inches high, when it was invaded by worms of different kinds in immense numbers, and in a few days all was gone. We tried again the following year, with like results. We had water to use, so planted a garden with beans, peas, beets, radishes, musk and water-melons, etc., etc. They grew well, and we enjoyed them much; had for the time all we wanted and some for our neighbors. The first planting being satisfactory, we aimed to do better the following year by fertilizing, plowing and working the land up fine. We planted the same kind of seed as we had planted the previous year, but the worms destroyed all the plants, most of them soon after they appeared above ground.

Our next venture was in Hamakua, Hawaii. There we again tried oats, barley and garden truck. The harvest did not get so far along as on Maui before it was destroyed. This stopped our trying to raise small grain. We got something from our garden on Hawaii for a few years, when that was given up. Meanwhile we were encouraged to try corn and Irish potatoes, both of which were being raised on a small scale.

The first few years we produced something every year. Having more of more feed we concluded to try corn on a larger scale. We cleared, plowed and planted 200 acres. The crop came up and grew slowly until about three feet high. Then it stopped. We got nothing from that venture. This crop was destroyed by drouth, though the

latter was not so long as the past year's drouth, but was sufficient to destroy farm crops. This stopped the plantation (Kukulaia) from any further direct attempt to raise corn.

After this, the Chinese took the land and worked it on shares, we supplying houses, land, fencing, tools, seed, work animals for plowing and packing, etc. Poor fellows, they have not been able to clothe and feed themselves decently from their half of the crop.

They have had one tolerably good crop, and have been planting every year, with the hope of getting another good crop, but half crops and less have been their reward.

The growing of Irish potatoes is still less satisfactory. A few years ago Hamakua produced all it required for home use, even with its light yield; but now this seems impossible. If there is a home-grown potato in Hamakua at the present time I am unaware of it. Last March I was ambitious to raise enough at least for our own use. So I went into the forest, selected a new and rich spot of land, cleared away the fern and brush, prepared and fertilized the soil and planted it with good foreign seed. They came up and grew encouragingly up to about eight inches high, when some enemy commenced on them, and in a few days they were all dead. The leaves and all the more tender stalks were eaten. It seemed to be the work of a worm, but I could find no enemy either on the vines or in the ground. Soon after this the long drouth (five months and 22 days) of last year set in, during which time nothing was planted. During this dry time we were longing for fresh vegetables. The welcome rains came again in October, and this being the favorite month for planting late potatoes I prepared and planted the same piece of land that I had last planted. The potatoes came up well, but before they grew six inches in height they were all destroyed in the same way and apparently by the same enemy that destroyed my first planting last year.

One month later I planted again higher up. The potatoes grew and were destroyed as were my first two plantings above referred to, and by the same enemy.

So far as I know, all attempts at general farming in this district for some years past have been failures or discouraging. Since the coming of rain last October, there has been ample time for the farmers and homesteaders of this Hamakua district to have supplied every potato and other vegetable needed in these whole islands, but for the hindrances above referred to. Rains have been ample, the weather warm and the land rich. Many attempts were made without success.

All homesteaders have had to look outside of their farms for supporting their families, and until some way is discovered for settlers to make a living by cultivating the soil, it is useless to encourage settlements for general farming, as it causes them to waste both time and money. While coffee was saleable at paying prices, there was hope for some; but that has also failed.

JNO. M. HORNER.
(To be Continued.)

SUNDAY SERVICES IN

VARIOUS CITY CHURCHES

Notices for this church column must be in this office by 6 p. m. on Fridays. Otherwise the announcements will be run as the week before. There is no charge for these notices.

CENTRAL UNION CHURCH—Rev. William Kincaid, pastor.—Sunday school and Bible class, 9:50; public worship and sermon, 11; Y. P. S. C. E. prayer meeting, 6:30; evening services at 7:30; weekly prayer meeting, Wednesday, 7:30 p. m.

At 11 a. m., Rev. Wm. Morris Kincaid will preach; subject, "Religion Essential to Man"; 7:30 p. m., subject, "Watch."

There will be a praise service in the gospel tent Sunday afternoon from 4 to 5 o'clock, conducted by the workers of Central Union Church. Mr. Kincaid will make a brief address. The men of the community are especially invited. Everything will be done to make this service an inspiring and helpful one.

ST. ANDREW'S CATHEDRAL—The Rev. the Bishop of Honolulu, Parish Priest, the Rev. V. H. Kitchin.—7 a. m., Holy Communion; 10 a. m., Sunday school; 11 a. m., morning prayer, litany and sermon; (on the last Sunday in the month, choral celebration of the Holy Communion); 3:30 p. m., public address; 7:30 p. m., evening prayer and sermon.

SECOND CONGREGATION—Rev. Alex. Mackintosh, pastor.—Services at 9:45 a. m., and 6:30 p. m.

ST. CLEMENT'S CHAPEL, Punahou.—Holy Communion: The first Sunday of the month, 11 a. m.; all other Sundays, 7 a. m.; morning prayer, with sermon, 11 a. m.; evening, 7:30 p. m. The electric cars pass the door. All seats are free. The chapel is served by the Rector of Honolulu.

CHRISTIAN CHURCH—E. S. Muckley, Pastor.—Residence, 559 Beretania street. Telephone Blue 1061.

Preaching at 11 a. m., on "The Monumental Evidence of Christianity," and at 7:30 p. m., on "Stewardship." Bible school at 9:45 a. m.; Junior Society at 3:30 p. m.; Young People's Society at 6:30 p. m. Pastor and people cordially invite you to these services.

ROMAN CATHOLIC CATHEDRAL, the Bishop of Honolulu.—Low masses, holy communion, 6 and 7; children's mass with English sermon, 8; high mass, with native sermon, 10:30; rosary, with native instruction, 2; solemn vespers and benedictions, 8; week days, low mass, 6 and 7.

METHODIST EPISCOPAL CHURCH—Corner Beretania and Miller streets.—Rev. G. L. Pearson, pastor.

Weekly Services—Sundays, public worship and sermon, 11 a. m. and 8:30 p. m.; Sunday school, 10 a. m.; Epworth League devotional service, 6:30 p. m. Wednesday, prayer meeting, 7:30 p. m. Monthly Meetings—First Monday, 2:30

p. m., Woman's Home Missionary Society; 7:30 p. m., Epworth League business meeting; first Tuesday, 7:30 p. m., Methodist Men's Club; third Friday, 2:30 p. m., Ladies' Aid Society.

At 11 a. m., "The Importance of Self Discipline," 6:30 p. m., Epworth League, "A Noble Purpose," 7:30 p. m., "The Nature and Value of Religious Worship."

ST. JOHN THE BAPTIST CHURCH—At Kalihiwaena.

ST. AUGUSTINE CHAPEL (Roman Catholic), Waikiki.—Every Sunday of the year at 8:30 a. m., holy mass with sermon; at 3 p. m., Sunday School, rosary. During Lent, Every Friday at 3 p. m., Stations of the Cross.

CHRISTIAN SCIENCE SERVICES.—Regular services, Sunday, 11 a. m.; Wednesday, 7:30 p. m.; room 8, Oregon block.

GERMAN LUTHERAN CHURCH—Rev. Mr. Felmy, pastor; 1032 King street.—10 a. m., Sunday school; 11 a. m., congregational service.

DEUTSCHE EVANGELISCH LUTHERISCHE KIRCHE—Pastor Felmy, 1032 King street.—Sonntag, 10 Uhr, Kindergottesdienst; 11 Uhr, Gemeinde Gottesdienst.

THE REORGANIZED CHURCH OF Jesus Christ of Latter Day Saints—Mihlani Hall (rear of the Opera House)—9 a. m., Book of Mormon class; 10 a. m., Sunday school; 11 a. m., preaching (Hawaiian); 6:30 p. m., Zion's Religious and Literary Society; 7:30 p. m., preaching, English service.

MAKIKI CHAPEL—On Kinau street.—Preaching service, 8 a. m.

CHINESE CHURCH (Congregational)—Rev. Edward W. Thawing, acting pastor.—Sunday school, 9:30; preaching service, 11; Sunday school in English, 2:30; evening service, 7:30; Wednesday, prayer meeting, 7:30.

JAPANESE CHURCH (Congregational)—Nuanu street, Rev. T. Okumura, pastor.—Sunday school, 10; morning service, 11; evening service, 7:45; class meeting, 8:30; prayer meeting, Wednesday, 8. Services at Kukui street, near St. Louis College.

KAWAIAHAO CHURCH—Rev. H. H. Parker, Pastor.—Sunday school, 10; morning service, 11; evening service, 7:30; preaching in English by Rev. W. D. Westervelt, Christian Endeavor, 6:30; prayer meeting, Wednesday, 7:30.

PENIEL MISSION—Miss E. Uddenberg in charge.—Meetings are held in the hall on Nuanu street, just below King, every night of the week. Sunday, preaching at 10 o'clock Bible study, Sunday afternoon at 2:30, holiness meeting; wharf meeting at the foot of

Nuanu street at 9 o'clock every Sunday morning. A Scandinavian meeting for ladies is held every other Wednesday afternoon, at 2 o'clock, in the Mission Home, 471 Hotel street. All welcome.

CHURCH OF JESUS CHRIST OF Latter-Day Saints (Mormon Church)—Punchbowl street.—Sunday services: Sunday school at 10 a. m.; regular service, preaching, at 11:30 a. m.; Young People's Mutual Improvement Association, at 7 p. m.; primary meeting, for children, Friday at 3 p. m.; Relief Society meeting at 10 a. m., on Saturday. All are respectfully invited to attend our meetings and examine our doctrines. Free to all; no contributions; services in Hawaiian. Elder Wm. M. Waddaups, in charge.

SEVENTH-DAY ADVENTIST CHAPEL—Saturday, Sabbath school at 10 a. m.; preaching at 11 a. m.; Wednesday, prayer and missionary meeting at 7:30 p. m. All are welcome. J. H. Behrens, pastor.

PORTUGUESE EVANGELICAL Church—Corner of Miller and Punchbowl streets, Rev. A. W. Soares, pastor.—Preaching in Portuguese at 11 a. m. and 7:30 p. m.; Sunday school, 2:30 p. m., conducted in English; W. A. Bowen, superintendent. Prayer meeting, Wednesday, 7:30.

BISHOP MEMORIAL CHAPEL—Kamehameha Schools; Dr. W. B. Elkin, chaplain. Sunday morning service at 11 o'clock. Alumni and friends cordially invited.

YOUNG MEN'S CHRISTIAN ASSOCIATION—Hotel and Alakea street, Henry C. Brown, general secretary. The 4 o'clock service for men in Association Hall will be addressed by Rev. W. H. Rice; subject, "A Spirit-Filled Man." Solo singing. Everybody welcome.

THE BAPTIST SOCIETY OF HONOLULU—Regular meeting first Sabbath afternoon of each month at 3 o'clock, in Young Men's Christian Association parlors. A cordial invitation is extended to all.

THE KAULUWELA SUNDAY SCHOOL—Sunday school, 1:30 p. m.

CHURCH OF THE SACRED Heart—Marquesville, Punahou.

SUNDAY USE OF GOSPEL TENT

The Pastor of Central Union Writes to Y. M. C. A. Secretary.

The following letter explains itself: Central Union Church, Honolulu, March 21, 1902.

Mr. Henry Champion Brown, Sect'y Y. M. C. A.:
Dear Sir: In reference to your request to have the use of our Gospel tent in which to hold meetings under the auspices of your association on Sunday afternoon, I would say that, while we appreciate your evident sympathy and cooperation in our work, when the movement was inaugurated several weeks ago it was decided in consultation with the official workers of the church that no meetings of any sort should be held in the tent except those under the immediate charge of one of the workers of the church. It has also been under consideration what work should be undertaken on Sunday. It is our intention to hold a praise service in the tent on Sunday afternoon at four o'clock, to which we would extend a cordial invitation to you and your workers to be present. We trust this will not interfere with any plans you may have formed. We should be glad, however, for the association to hold a meeting at some future time in the tent with the understanding that such meeting be under the charge of some one designated by the pastor and his official assistants.

Thanking you again for your interest in our work so cordially manifested, I remain, yours truly,

WM. M. KINCAID.

THE WORD OF A HONOLULU CITIZEN

About Doan's Backache Kidney Pills.

Can this be so? Is it true? These are the questions which every man and woman in Honolulu suffering the torture of kidney disease asks as they read the published accounts in newspapers about medicines which claim to cure it. Whatever the conclusion arrived at touching the truth of these cures they can't doubt the following, for it took place in Honolulu and the experiences are those of a representative citizen:

Mr. Cyrus S. Edison of Kaplani Park, this city, says: "I am at present a teamster and came to the Islands fifteen years ago. Previous to that I drove a stage coach in the United States. These occupations necessitating my being out at all seasons were no doubt the cause of my kidney disorder. I had the ordinary symptoms of this complaint, and resorted to a host of things to cure it. All of them failed to do so, however, and when I had almost given up hope I heard about Doan's Backache Kidney Pills and got some at the Hollister Drug Co.'s store. They did indeed relieve me and I am quite satisfied with the benefit they have been to me."

Doan's Backache Kidney Pills are for sale by all dealers; price 50 cents per box (six boxes \$2.50). Mailed by the Hollister Drug Co., Honolulu, wholesale agents for the Hawaiian Islands.

WITH BATED BREATH.

Frank Stockton tells a delightful fish story. A gentleman asked a question of a boy who was fishing. The boy mumbled an indistinct response. "Why don't you speak plainly?" said the gentleman.

"What have you in your mouth?" "Worms, worms for bait," answered the boy.

"That's the first instance I ever knew," remarked Mr. Stockton, in telling the story, "of anybody really speaking with bated breath."

A WARNING.

Mrs. Stubbs—"But, John, how do you know that Welsh rabbit is going to disagree with you?"

Mr. Stubbs (sadly)—"I—I have inside information."

ANY WOMAN OR GIRL NEEDING help or advice, is invited to communicate, either in person or by letter, with Ensign Hattie E. Larrabee, matron of the Salvation Army Women's Industrial Home, 455 King street, Honolulu.

NOTICE.

ALL PERSONS HAVING CLAIMS against the Austin Publishing Company will please present the same, certified, at the office of Andrews, Peters & Andrade, Stangenwald building, before April 1, 1902.

ANDREWS, PETERS & ANDRADE, Attorneys for the Austin Publishing Company.

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